

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Adam Coyle

Application No.: 09/713,770

Filed: November 16, 2000

For: CARD-BASED SYSTEM AND  
METHOD FOR ISSUING  
NEGOTIABLE INSTRUMENTS

Examiner: Kelly S. Campen

Art Unit: 3624

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UNDER 37 CFR § 1.14(a)

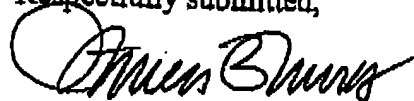
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Sir:

Applicant's undersigned attorney hereby grants to Harris & Associates the  
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Respectfully submitted,



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